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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Michael D. Levison

Serial No.: 09/760,226

Art Unit: Not Yet Assigned

Filed: January 12, 2001

Examiner: Not Yet Assigned

For: METHOD FOR TARGETING INSURANCE POLICY INCENTIVE REWARDS

Assistant Commissioner for Patents
Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT

Sir:

Pursuant to 37 C.F.R. §1.56 and 37 C.F.R. §1.97, Applicant submits an Information Disclosure Statement, including two (2) pages of Form PTO-1449 and a copy of each document cited therein.

This Information Disclosure Statement is being filed under 37 C.F.R. § 1.97(b) prior to a first Office Action on the merits. It is believed that no fee is required with this submission. However, should a fee be required, the Commissioner is hereby authorized to charge any required fees to Deposit Account No. 01-2507.

U.S. Patents

<u>Number</u>	<u>Issue Date</u>	<u>Patentee</u>	<u>Class/Subclass</u>
5,220,501	06-15-1993	Lawlor et al.	364/408
5,870,724	02-09-1999	Lawlor et al.	705/42
6,009,411	12-28-1999	Kepecs	705/14

Publications

DOWNES & GOODMAN, Dictionary of Finance and Investment Terms, 3rd Edition (Barron's Educational Series, Inc. 1991).


Encyclopedia Britannica, 15th edition, vol. 21, pp. 741-753 (Encyclopedia Britannica, Inc., Chicago, 1998).

Encyclopedia Americana, vol. 15, pp. 233-239 (Grolier, Inc. Danbury, Conn. 1996).

Remarks

This statement should not be interpreted as a representation that an exhaustive search has been conducted or that no better art exists. Moreover, Applicant invites the Examiner to make an independent evaluation of the cited art to determine its relevance to the subject matter of the present application. Applicant is of the opinion that his claims patentably distinguish over the art referred to herein, either alone or in combination.

Respectfully submitted,


Patrea L. Pabst
Reg. No. 31,284

Dated: March 23 2001

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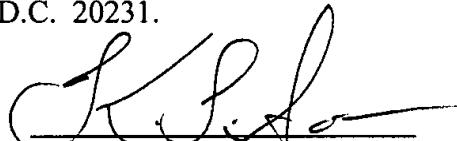
U.S.S.N.: 09/760,226
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INFORMATION DISCLOSURE STATEMENT

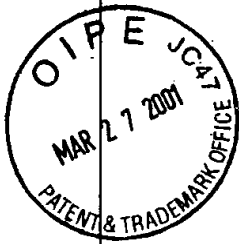


Certificate of Mailing under 37 C.F.R. § 1.8(a)

I hereby certify that this Information Disclosure Statement, along with any paper referred to as being attached or enclosed, is being deposited with the United States Postal Service on the date shown below with sufficient postage as first-class mail in an envelope addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231.

Date: March 23, 2001


Kimberly L. Adams

Complete if Known

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09/760,226

January 12, 2001

Michael D. Levison

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of

Attorney Docket Number

CVC 100	
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Considered

¹ Unique citation designation number ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant to place a check mark here if English language Translation is attached.

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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

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Complete if Known

Application Number		09/760,226	
Filing Date		January 12, 2001	
First Named Inventor		Michael D. Levison	
Group Art Unit			
Examiner Name			
Sheet	2	of	2
Attorney Docket Number		CVC 100	

OTHER ART -- NON PATENT LITERATURE DOCUMENTS

Examiner's Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T ²
		DOWNES & GOODMAN, <u>Dictionary of Finance and Investment Terms</u> , 3 rd Edition (Barron's Educational Series, Inc. 1991).	
		<u>Encyclopedia Americana</u> , vol. 15, pp. 233-239 (Grolier, Inc. Danbury, Conn. 1996).	
		<u>Encyclopedia Britannica</u> , 15 th edition, vol. 21, pp. 741-753 (Encyclopedia Britannica, Inc., Chicago, 1998).	

Examiner's Signature	Date Considered
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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